

REMARKS / ARGUMENTS

Claims 23-40 remain pending in this application. No claims have been canceled or added.

35 U.S.C. § 103

Claims 23-35 and 38 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Jones et al (U.S. Patent No. 5,623,547) in view of either Griffin (U.S. Patent No. 5,666,402) or Nysen et al (U.S. Patent No. 5,164,985). Claims 28-30 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Jones et al, as applied to claims 23-35 and 38, in view of either Prinsze (U.S. Patent No. 4,092,580) and further/or Kuriyama (U.S. Patent No. 5,910,652). These rejections are traversed as follows.

In order to further distinguish the present invention from the cited art, claim 23 has been amended to recite that the switching circuit switches between a first path and a second path, the first path connecting a first external device which is enabled to exchange data and control signals through the first path and the public line with the second external device. Claim 23 has also been amended to recite that the control circuit controls the switching circuit to switch to the first path to connect to the first external device when money information and remittance data transferred through the communication circuit with the second external device and the first external device provides the control circuit with a control signal directing electronic

money information transfer on the base of the money information and the remittance data.

Clearly, these features are neither disclosed nor suggested by Jones et al. Jones et al do not disclose or suggest how and when a control circuit controls the switching circuit that connects through the first path to the external device and disconnects the first path to connect to the second path to transfer the money information to or from the IC card.

Furthermore, claim 27 has been amended to recite that the terminal device includes a power circuit having a storage battery which supplies a supply voltage to the data processor, the communication circuit, the switching circuit and the control circuit during at least transferring the money information from or to the IC card. None of the cited references disclose this feature. As such, it is submitted that all of the pending claims patentably define the present invention over the cited art.

Conclusion

In view of the foregoing, Applicant respectfully requests that a timely Notice of Allowance be issued in this case.

Respectfully submitted,

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